

VA Form 26-6318c (Home Loan)  
July 1983. Use optional  
Section 1810, Title 38 U.S.C.  
Acceptable to Federal National  
Mortgage Association.

MARYLAND

PURCHASE MONEY

**DEED OF TRUST**

Rec'd for Record May 18 1984 At 2:07 O'clk P M Same Day Recorded & Ex'd per Charles C. Keller, CL

THIS DEED, made this 10th day of May, 1984, by and between

Sheldon Erwin Kishter and Gretchen E. Kishter, husband and wife

party of the first part, and John D. Faulkner, Jr. and Clayton McCuistion  
as hereinafter set forth, party of the second part:

WHEREAS, the party of the first part is justly indebted unto Community Savings and Loan, Inc. Trustee

, a corporation organized and existing  
under the laws of Maryland, in the principal sum of Sixty Six Thousand  
Fifty and 00/100-----Dollars (\$ 66,050.00), with interest from date at  
the rate of Twelve and one-half per centum (12.50 %) per annum on the unpaid balance until paid,  
for which amount the said party has signed and delivered a certain promissory note bearing even date here-  
with and payable in monthly installments of Seven Hundred Four and 93/100-----Dollars  
(\$704.93), commencing on the first day of July, 1984, and continuing on the  
first day of each month thereafter until the principal and interest are fully paid, except that the final pay-  
ment of principal and interest, if not sooner paid, shall be due and payable on the first day of June  
2014.

AND WHEREAS, the party of the first part desires to secure the prompt payment of said debt, and in-  
terest thereon, when and as the same shall become due and payable, and all costs and expenses incurred in  
respect thereto, including reasonable counsel fees incurred or paid by the said party of the second part or  
substituted Trustee, or by any person hereby secured, on account of any litigation at law or in equity  
which may arise in respect to this trust or the property hereinafter mentioned, and of all money  
which may be advanced as provided herein, with interest on all such costs and advances from the  
date thereof.

NOW, THEREFORE, THIS INDENTURE WITNESSETH, that the party of the first part, in consideration of  
the premises, and of one dollar, lawful money of the United States of America, to the parties of  
the first part in hand paid by the party of the second part, the  
receipt of which, before the sealing and delivery of these presents, is hereby acknowledged, has granted  
and conveyed, and does hereby grant and convey unto the party of the second part, as Trustee, its succes-  
sors and assigns, the following-described land and premises, situate in the county of Frederick and  
State of Maryland, to wit:

BEING all that lot or parcel of land situate, lying and being in the City and  
County of Frederick, State of Maryland, and more particularly described as follows:

Lot #49, Section I, Plat 3, CROGHAN SQUARE, on a Plat entitled "Final Plat,  
Parcel 'A', Lots 36-38, Section I, Plat 3 (A Resubdivision of Parcel 'A' and Lots  
36-88, Section I, Plat 2 and a Resubdivision of Part 'A' Section I, Plat 1) CROGHAN  
SQUARE, recorded in Plat Book 28, page 32, among the Plat Records of Frederick  
County, Maryland.

BEING a part of all and the same real estate conveyed unto Croghan Square, Inc.,  
a Maryland Corporation, from Scott D. Riviere, Marilyn Himes Riviere, by deed dated  
the 12th day of March, 1982, and recorded in Liber 1176, folio 268; and from Rhett C.  
Riviere by deed dated the 16th day of June, 1982, and recorded in Liber 1176, folio  
270, among the Land Records of Frederick County, Maryland. AND BEING a part of all  
and the same real estate conveyed unto Croghan Square, Inc., a Maryland Corporation,  
from Scott D. Riviere and Rhett C. Riviere, by deed dated the 25th day of September,  
1981, and recorded in Liber 1157, folio 355, among the Land Records of Frederick  
County, Maryland  
together with all the improvements in anywise appertaining, and all the estate, right, title, interest, and  
claim, either at law or in equity, or otherwise however, of the party of the first part, of, in, to, or out of the  
said land and premises; and all fixtures now or hereafter attached to or used in connection with the prem-  
ises herein described and in addition thereto the following described household appliances, which are, and  
shall be deemed to be, fixtures and a part of the realty, and are a portion of the security for the indebted-  
ness herein mentioned;

Chattels: Refrigerator, Range/Oven, Disposal, Dishwasher, CAC

"Should the Veterans Administration fail or refuse to issue its guaranty of the loan  
secured by this instrument under the provisions of the Servicemen's Readjustment Act  
of 1944, as amended, within ninety (90) days from the date the loan would normall  
become eligible for guaranty, the mortgagee may, at its option, declare all sums  
secured hereby immediately due and payable."

FILED OCTOBER 23, 1984